

jc525 U.S. PTO  
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## UTILITY PATENT APPLICATION TRANSMITTAL

Address to: <b>Box PATENT APPLICATION</b> <b>Assistant Commissioner for Patents</b> <b>Washington, DC 20231</b>	Attorney Docket No.	FDC 0143 PUS
	Inventor(s) or Application Identifier: Cheryl Lanier et al.	

1. This application entitled A SYSTEM AND METHOD FOR UTILIZING AN EXCLUSION LIST DATABASE FOR CASINOS is:

- a.   x A new application under 37 C.F.R. §1.53(b).
- b.   — A \_\_\_\_ continuation \_\_\_\_ divisional or \_\_\_\_ continuation-in-part  
application under 37 C.F.R. § 1.53(b) of prior application Serial  
No. \_\_\_\_/\_\_\_\_ filed on \_\_\_\_\_,  
entitled \_\_\_\_\_.

Application elements and other attached papers:

2.   x   Specification (incl. Claims and Abstract) [Total Pages   12  ]
3.   x   Drawings (       informal   1   formal) [Total Sheets   1  ]
4.        Oath or Declaration
- a.        Newly-executed
- b.        Copy from a prior application (37 C.F.R. § 1.63(d))
5.        Incorporation By Reference: The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Item 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.
6.        This application is filed by fewer than all the inventors named in the prior application, 37 C.F.R. § 1.53(d)(4).
- a.        **DELETE** the following inventor(s) named in the prior nonprovisional application:
- \_\_\_\_\_
- \_\_\_\_\_
- b.        The inventor(s) to be deleted are set forth on a separate sheet attached hereto.

CERTIFICATION UNDER 37 C.F.R. § 1.10

I hereby certify that this UTILITY PATENT APPLICATION TRANSMITTAL and the documents referred to as attached therein are being deposited on the below date with the United States Postal Service in an envelope as "Express Mail Post Office to Addressee" addressed to: Box Patent Application, Assistant Commissioner for Patents, Washington, D.C. 20231.

Express  
Mail Label No. EL 450 454 040 US

Date of Deposit: December 29, 1999

Angelika Phillips  
(Type or print name of person mailing paper)

Angela Phillips  
(Signature of person mailing paper)

## 7. Preliminary Amendment:

- a. ☐ A Preliminary Amendment is attached.
- b. ☐ Cancel in this application original claims \_\_\_\_\_ of the prior application before calculating the filing fee.
- c. ☐ Please amend the specification by inserting before the first line the sentence:
- "This is a  
       ☐ continuation  
       ☐ divisional  
       of copending application(s)  
       Serial number ☐ / ☐ filed on ☐.
- d. ☐ A Petition to Suspend Prosecution For The Time Necessary to File An Amendment (New Application Filed Concurrently) is attached.

## 8. Small entity status:

- a. ☐ A small entity statement is attached.
- b. ☐ A small entity statement was filed in the prior nonprovisional application and such status is still proper and desired.
- c. ☐ Is no longer desired.

## 9. Fee Calculation:

FOR	NUMBER FILED	NUMBER EXTRA	RATE	CALCULATIONS
TOTAL CLAIMS (37 C.F.R. § 1.16(c))	12 -20 =	--	X 18.00	--
INDEPENDENT CLAIMS (37 C.F.R. § 1.16(b))	3 -3 =	--	X 78.00	--
MULTIPLE DEPENDENT CLAIMS (if applicable) (37 C.F.R. § 1.16(d))			260.00	--
			BASIC FEE (37 C.F.R. § 1.16(a))	690.00
Total of above Calculations =				690.00
Reduction by 50% for filing by small entity (Note 37 C.F.R. §§ 1.9, 1.27, 1.28)				--
Assignment Recordal Fee			40.00	--
TOTAL =				690.00

10. ☒ A check in the amount of \$ 690.00 is enclosed.
11. ☒ The Commissioner is hereby authorized to credit overpayments or charge the following fees (or any deficiency therein) to Deposit Account No. 02-3978:
- a. ☒ Fees required under 37 C.F.R. § 1.16.
- b. ☒ Fees required under 37 C.F.R. § 1.17.

12. Maintenance of Copendency of Prior Application

☐ A request for extension of time and the appropriate fee have been filed in the pending **prior** application (or are being filed in the prior application concurrently herewith) to extend the period for response until \_\_\_\_\_.

13. ☐ An Information Disclosure Statement (IDS) is attached, along with the following indicated attachments thereto:

a. ☐ Form PTO/SB/08 (\_\_\_\_\_ sheet(s))

b. ☐ Copies of references cited

14. ☐ Certified copy of priority document(s)

15. ☒ Return Receipt Postcard

16. ☐ Other: \_\_\_\_\_

17. ☐ An Assignment of the invention to \_\_\_\_\_

a. ☐ is attached.

b. ☐ was recorded on \_\_\_\_\_ at Reel \_\_\_\_\_, Frame \_\_\_\_\_.

18. The power of attorney in the prior application is to:

Name of Attorney of Record	Reg. No.
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☐ The power appears in the original papers in the prior application.

☐ The power does not appear in the original papers, but was filed on \_\_\_\_\_.

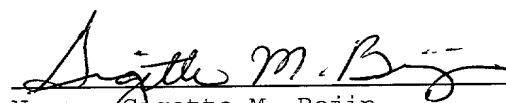
☐ A new power has been executed and is attached.

19. Correspondence Address: Please address all future communications to:

Gigette M. Bejin,  
 Brooks & Kushman P.C.,  
 1000 Town Center, 22nd Fl.  
 Southfield, MI 48075-1351  
 Telephone: 248-358-4400; Fax: 248-358-3351

Respectfully submitted,

Date December 27, 1999

  
 Name: Gigette M. Bejin  
 Registration No.: 44,027

☐ Attorney or agent of record  
☒ Filed under Rule 34(a)

## **A SYSTEM AND METHOD FOR UTILIZING AN EXCLUSION LIST DATABASE FOR CASINOS**

### **TECHNICAL FIELD**

The present invention relates to a system and method for identifying  
5 a check writer listed on a Disassociated Person or Exclusion List from a database  
containing such information.

### **BACKGROUND ART**

Compulsive gambling is a major and devastating problem with severe  
economic consequences. With the proliferation of gambling establishments in recent  
10 years, there has been dramatic escalation in legislation in this area. A number of  
groups have expressed concern about compulsive gamblers, and the economic  
consequences that follow from compulsive gaming. As a result, this is an area that  
has become a target of concern for state legislatures.

Many states are looking at instituting legislation that prohibits a  
15 person, who voluntarily places himself or herself on a state supported and maintained  
disassociated person or exclusion list, from entering the premises of any gambling  
establishment in that state. Currently, in the state of Missouri, individuals may  
voluntarily place themselves on a gambler's exclusion list. They do this by  
providing the state gaming commission with personal information when they fill out  
20 a Disassociated Persons Questionnaire.

Typically this information may include, but is not limited to: the  
individual's name, address, Driver's License (state and number), Social Security  
Number (SSN), checking account Magnetic Ink Character Recognition (MICR)  
information, and could also include personal information such as a recent photo of  
25 the individual. The applicant is required to sign a Waiver of Liability as well as an  
Authorization and Request to Release Information form. After a careful screening

process, to determine the applicant has made a sound decision by placing their name on the list, the state will add the applicant name to the list. Once the information is reviewed and processed by an agent of the Missouri Gaming Commission, the individual is informed that his or her name has been placed on the gambler's exclusion list and he or she will be held liable for criminal trespass, if found in a gaming establishment. A copy of the exclusion list is circulated on a regular basis to casinos. Failure of casinos to identify and exclude individuals on the exclusion list can result in fines and or the closure of the establishment. In Missouri, there is legislation enforcing the exclusion of individuals who are listed on the state's exclusion list. A number of other states are expected to follow with similar enforcement provisions in the near future.

In a busy casino, a typical night involves a high volume of transactions of which check cashing represents a significant means whereby patrons gain access to cash. In this situation, the casino strives to be efficient by completing transactions without undue delay or unnecessary embarrassment to the individual cashing the check. In the fast changing sea of faces often present in casinos, neither the tellers nor their supervisors typically develop personal relationships with the gaming patrons. Consequently, there is a need to develop a system of quickly and efficiently ascertaining whether the individual presenting a check for cashing has or has not been listed on the gambler's exclusion list put out by the state gaming commission. At present there is only one process available to the casino that allows them the ability to review and compare each customers personal information against the information provided by the state gaming commission and this would be a manual identification at the point when a check is presented for cash at the cage.

Casinos are required to perform due diligence necessary to ensure that every person presenting a check for cashing is not on the state's disassociated list. This is typically accomplished by manually reviewing the information on the list, provided by the state, with the same information presented by the check writer, i.e.: if the list requires a Social Security Number (SSN), then the casino will also require a SSN for comparison on the list. If there is a match or hit between the individual presenting a check for cashing and one listed on the Exclusion list, security will be

summoned for further inspection of the check writer and the information supplied by the gaming commission. If after a visual inspection, it is determined that the check writer is listed on the Exclusion List, the casino must notify the police who then must file criminal trespass charges against the check writer.

- 5                   Current concerns for the casinos would be the check writer's time spent waiting in line (while their information is reviewed and compared against the list), the accuracy and thoroughness of the teller taking the check and comparing it to the list, the possibility of rejecting a check writer in error, and the possibility of facing fines and/or penalties from taking a check from a person on the list.
- 10          Penalties are imposed on the casino if a person on the list is found anywhere on the premises. These penalties are determined at the discretion of the state gaming commission and could ultimately lead to closure of the establishment.

### DISCLOSURE OF INVENTION

- 15               The present invention discloses a system and method by which a check writer listed on an exclusion or disassociated person list ("a disassociated check writer") may be identified from a database housing exclusion list information in order to determine if the check writer is on the list before further determining if the check will be honored by the host institution.

- 20               One object of the invention is to ensure that individuals who are listed as disassociated check writers by the gaming commission are identified, prevented from cashing checks at the casino and removed from the premises as required by law. The invention accomplishes this by having a process of identifying the customer by automatically referencing the individual's social security number and date of birth or reading the customer's unique check identification number (ID);
- 25          processing the request by using the customer identification number to access the customer's record if any; returning an appropriate customer request response; and updating the customer database in a host computer to reflect new information supplied from one such as a government body responsible for compiling such a list. The exclusion list references only the individual's social security number and date

of birth. The exclusion list may not be accessed by the casino teller prior to check cashing upon presentation of the check.

Another object of the present invention is to safeguard casinos who inadvertently cash checks from individuals listed on the gamblers' exclusion list by the state's gaming commission. Currently, in the state of Missouri, casinos are fined up to \$25,000 per violation when casinos cash checks belonging to individuals listed on the state's gambler's exclusion list provided to casinos by the Missouri Gaming Commission. The exclusion list is published and circulated to casinos on a regular basis. This invention is intended to provide a tool to flag disassociated check writers.

Yet another object of the invention is to provide a rapid and efficient system and method for check cashing. If individual tellers were forced to follow multiple steps in order to ascertain whether or not an individual was listed on the state's gambler's exclusion list, a great deal of time would be expended and there would be the risk that the teller may forego ascertaining whether the individual was listed as a compulsive gambler or not, in the interests of saving time. Time, better suited to serving other customers or, from the casino's perspective, better spent by the customer at the gaming tables.

Another objective of the invention is to assist the casinos by reducing their potential exposure of receiving penalties due to unknowingly allowing persons on the list access to the premises.

Other objects, features and advantages of this invention will become apparent from the drawings and the following detailed description of the preferred embodiment, and the appended claims.

## BRIEF DESCRIPTION OF DRAWINGS

The accompanying drawings illustrate features of the invention in which like numerals represent like elements and in which:

**FIGURE 1** is a schematic view of the overall system in accordance with one embodiment of the present invention.

**FIGURE 2** is a flow chart illustrating the method of identifying individuals listed on the exclusion list from a database provided by the present invention.

## BEST MODE FOR CARRYING OUT THE INVENTION

The check transaction processing system and method of the present inventions enables a casino teller presented with a check with the ability to quickly and accurately, verify the checking information at the entity housing an exclusion list database, and then to determine, through the exclusion list database, if the check writer is on the disassociated person or exclusion list.

Figure 1 schematically illustrates a system 10 for identifying disassociated check writers whose status as disassociated check writers is housed in a database. System 10 includes an input/output device (I/O) 12, and a host computer 14 in communication with device 12 which could be a point of sale (POS) device, a personal computer (PC) or similar device to transmit check writer data. As shown host computer 14 includes a microprocessor 16 and database 18 in communication with microprocessor 16.

I/O device 12 is the mechanism by which check writer information may be inputted and stored for use in system 10. The I/O device may be of any type capable of sensing magnetic ink from checks. The I/O device may include a magnetic swipe slot through which a check may be swiped. Additionally, the I/O device may have a display screen 20, keypad 22 and a slip printer 24. Moreover



device 12 may be connected via modem 26 which transmits check writer information to host computer 14. I/O device may be disposed at teller cages located within the casino premises.

Host computer 14 includes microprocessor 16 and database 18.

5 Database 18 has information on the disassociated check writers. Database 18 could be any type of medium suitable for the storage of this type of information. For example, database 18 could be a disk drive and a control or a plurality of disk drives and controls. The disassociated list information could be provided to the entity housing the exclusion list database by the state gaming commission or from the

10 casinos directly. This information can be supplied in various forms including electronic or hard copy (paper) format. The information will be entered into an exclusion data base upon receipt. Upon entry into the database, the exclusion list can be readily accessed by casinos subscribing to the service that allows them access to the exclusion list database. Typical information provided by the gaming commission

15 would include (but would not be limited to) the check writer's name, Driver's License number, social security number (SSN) and Magnetic Ink Character Recognition (MICR) information. The Exclusion List database housed at the will also accommodate future technological enhancements such a biometrics ( retinal or thumbprint scan).

20 Microprocessor 16 may be any suitable processor which is capable of capturing the information on individual check writers and later retrieving such information to identify a match between the information input at the I/O device and the information stored within the database 18. For example, microprocessor 16 may be a processor having the trade name AXT TM manufactured by Digital Equipment

25 Corporation and having a speed if 600-650 megahertzes of speed and any suitable amount of memory. It should be noted that a plurality of microprocessors may be used.

The check writer's information provided to the entity compiling the exclusion list database may be accessed through the use of proprietary equipment

30 belonging to that entity, but it should be noted it is not limited to that particular

entity's point of sale equipment. Access could also be gained by use of a MICR reader integrated with a personal computer system or any other means whereby the MICR numbers can be read electronically.

5 The means through which device 12 and host computer 14 are in communication may be any telecommunication network. As stated above, device 12 has a modem which may be used to communicate with host computer 14. Likewise, host computer 14 may also have a modem 28 to transmit and receive information.

10 It should be noted that system 10 shown in Figure 1 is merely one example of a system of the present invention. Other systems used do not fall beyond the scope and spirit of this invention.

Figure 2 illustrates an example of the method of the present invention in accordance with system 10 of Figure 1. Access to the Exclusion List database, will be initiated when authorization for check cashing transaction is sought at a point of sale device 12 which may be a Personal Computer (PC) linked to the host computer 14 in which is stored the exclusion list database 18. At the moment an individual attempts to cash a check, the check may for example, be read electronically at a point of sale device 12, and key information is entered when prompted from the system. The information entered could include the Driver's License, the MICR number, the social security number and other biometric information if the system is so configured as to require biometric information. The data entered will be transmitted by device 12 to host computer 14 by way of, for example telephone networks. Microprocessor 16 receives the check writer information and compares the information received from I/O device 12 to the exclusion list database 18 information stored in host computer 14 to determine if there is a hit, or match, with the information entered. If there is match, a response will be transmitted to the casino indicating there was a match via, for example local telephone networks. This response may include additional information about the check writer that could assist the teller to identify them. For example, a response indicating "Access Denied to John Doe-Exclusion List" would be sent to the display screen. In the event there is no match between the data entered and the exclusion

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list data stored at the entity housing the exclusion list database, the teller would be instructed to proceed with the transaction as routinely performed. A transaction summary would be made available to the patron from slip printer 24.

- 5 While embodiments of the invention have been illustrated and described, it is not intended that these embodiments illustrate and describe all possible forms of the invention. The words used in the specification are words of description rather than limitation, and it is understood that various changes may be made without departing from the spirit and scope of the invention.

**WHAT IS CLAIMED IS:**

- 1                    1.     A system for detecting disassociated check writers, the system  
2 comprising:  
3                    a host computer for maintaining data concerning check writers;  
4                    a database residing with the host computer which stores identification  
5 information and other inputted data about individuals, the database includes a status  
6 listing of disassociated check writers;  
7                    a means for inputting data from a plurality of sources, the means for  
8 inputting data in communication with the host computer; and  
9                    a microprocessor residing at the host computer, the microprocessor  
10 comparing inputted data to the database and generating a response as a result of the  
11 comparison.
- 1                    2.     The system of claim 1 wherein the means for inputting data is  
2 comprised of a device capable of sensing magnetic ink from checks.
- 1                    3.     The system of claim 1, further comprising a means for  
2 assembling data and a means for updating data.
- 1                    4.     A system of claim 1 wherein the identification information is  
2 comprised of a check casher's name, address, telephone number, social security  
3 number, driver's license number and the check casher's dissociated check writer  
4 status.
- 1                    5.     The system of claim 1 wherein the means for inputting data is  
2 comprised of a device in communication with the host computer through a modem.
- 1                    6.     A system as in claim 1, further comprising a personal  
2 computer in communication with the host computer database for obtaining check  
3 writer information.

1                   7.     A system as in claim 1, wherein the means for inputting data  
resides at a gaming casino.

1                   8.     A system as in claim 1 wherein the means for inputting data  
2 displays a response from the host computer.

1                   9.     The system of claim 1 wherein the means of inputting data is  
2 comprised of a device which prints a transaction summary.

1                   10.    A method for qualifying a check presenter's right to cash a  
2 check for gambling, the method comprising:  
3                   receiving a check presenter's check for cash at a point of sale device;  
4                   scanning the check for the check presenter's data at a point of sale  
5 device;  
6                   sending the scanned data to a host computer containing an exclusion  
7 list database, the host computer having an exclusion list database;  
8                   comparing the scanned data to an exclusion list database for a match;  
9                   if there is a match, sending a denial response to the point of sale  
10 device; and  
11                  if there is not a match, sending an approval response to the point of  
12 sale device.

1                   11.    The method of claim 10 including further comparing the data  
2 sent to the source's additional check acceptance programs before a final approval if  
3 there is not a hit.

1                   12.    A system for qualifying a check received from a presenter and  
2 presented for cash at a casino, the system comprising:  
3                   a host computer having an exclusion list database;  
4                   a point of sale device having a scanner for receiving a check  
5 presenter's data;  
6                   a microprocessor residing at the host computer, the microprocessor  
7 matching the check presenter's data to the exclusion list database;

8                   a modem in communication with the point of sale device and the host  
9   computer for sending the data between the point of sale device and the host  
10   computer, the modem sending a denial response to the point of sale device if there  
11   is a match and sending an approval response to the point of sale device if there is not  
12   a match.  
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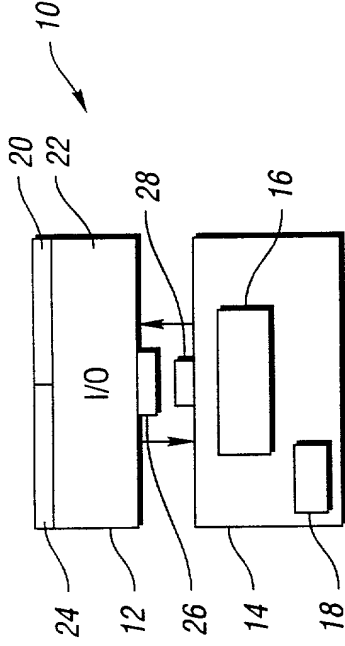
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**ABSTRACT OF THE DISCLOSURE**

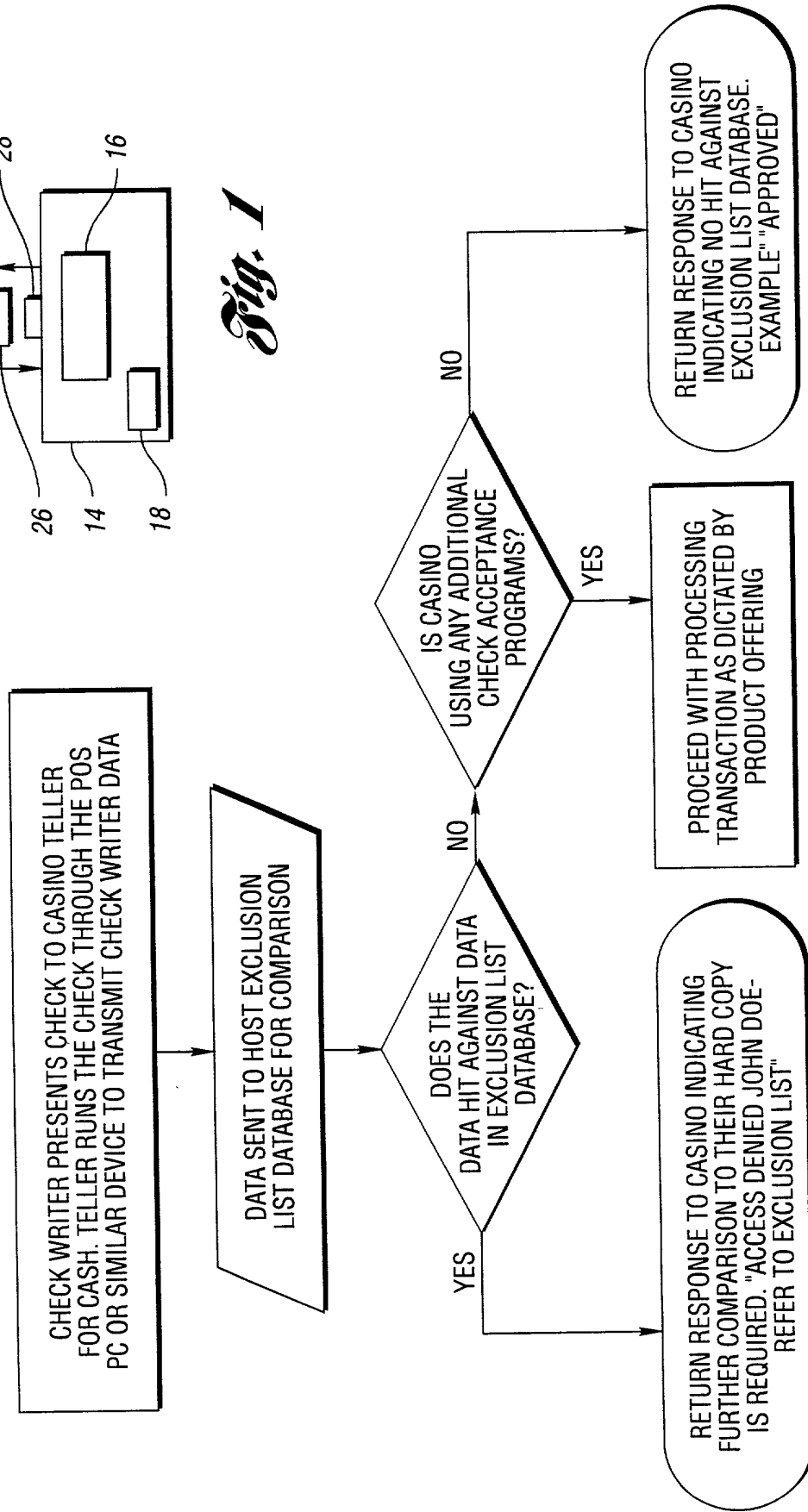
15           The invention relates to a system and method of providing casinos an electronic means of accessing a database identifying individuals listed on a gambler's exclusion list created by a state's gaming commission. The invention provides a particularly efficient way for a casino to avoid incurring penalties by inadvertently cashing checks belonging to individuals on an exclusion or disassociated persons list.

20       The invention allows the casino teller to run a check transaction while simultaneously determining if the individual is listed as a compulsive gambler by the state's gaming commission. The invention achieves these objectives by providing a host computer, a database residing with the host computer, a means for inputting data from a plurality of sources, and a microprocessor residing at the host computer. The

25       database stores identification information and other inputted data about individuals, the database includes a status listing of disassociated check writers. The means for inputting data is in communication with the host computer. The microprocessor compares inputted data to the database and generates a response as a result of the comparison.



*Fig. 1*



*Fig. 2*